

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank Girgenti  
Deborah Ann Girgenti  
Debtors

Case No. 17-00794-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db #+Frank Girgenti, 2684 Long Pond Road, Long Pond, PA 18334-7805  
jdb +Deborah Ann Girgenti, 2684 Long Pond Road, Long Pond, PA 18334-7805  
4890260 +AES/Pheaa, P.O. Box 61047, Harrisburg, PA 17106-1047  
4890264 +Great Lakes, Po Box 530229, Atlanta, GA 30353-0229  
4890266 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Dallas, TX 75063  
4891461 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4890273 +US Dept of Education/GLE, 2401 International, P.O.Box 7859, Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4890261 EDI: BANKAMER.COM Jun 09 2017 18:53:00 Bank of America, P.O Box 982238,  
El Paso, TX 79998  
4890262 +EDI: RCSDELL.COM Jun 09 2017 18:53:00 Dell Financial Services Web Bank, P.O Box 81607,  
Austin, TX 78708-1607  
4890263 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 09 2017 18:52:37 Ditech Financial LLC,  
P.O. Box 6172, Rapid City, SD 57709-6172  
4890265 E-mail/Text: camanagement@mtb.com Jun 09 2017 18:52:39 M & T Bank, 1 Fountain Plaza,  
9th Floor, Buffalo, NY 14203  
4890268 EDI: RMSC.COM Jun 09 2017 18:53:00 SYNCB/Amazon, P.O. Box 965015,  
Orlando, FL 32896-5015  
4890269 EDI: RMSC.COM Jun 09 2017 18:53:00 SYNCB/JC Penney, P. O. Box 965007,  
Orlando, FL 32896-5007  
4890270 +EDI: RMSC.COM Jun 09 2017 18:53:00 SYNCB/Lowes, P.O Box 965005, Orlando, FL 32896-5005  
4890267 +EDI: SEARS.COM Jun 09 2017 18:53:00 Sears/CBNA, P.O.Box 6282,  
Sioux Falls, SD 57117-6282  
4890271 +EDI: RMSC.COM Jun 09 2017 18:53:00 SynCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
4890272 +EDI: CITICORP.COM Jun 09 2017 18:53:00 The Home Depot/CBNA, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Timothy B. Fisher, II on behalf of Debtor Frank Girgenti donna.kau@pocono-lawyers.com  
Timothy B. Fisher, II on behalf of Joint Debtor Deborah Ann Girgenti  
donna.kau@pocono-lawyers.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Frank Girgenti**  
First Name Middle Name Last Name

Debtor 2 **Deborah Ann Girgenti**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1850**

EIN ---

Social Security number or ITIN **xxx-xx-9676**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-00794-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frank Girgenti

Deborah Ann Girgenti

**By the  
court:**June 9, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**